

REPORT OF THE CONDITION OF

The Peoples State Savings Bank

at East Jordan, Michigan, at the close of business Sept. 6th, 1921, as called for by the Commissioner of the Banking Department.

RESOURCES			
Loans and Discounts, viz.:	Commercial	Savings	
Secured by collateral	\$ 28,367.41	\$13,461.30	
Unsecured	147,388.41	30,914.63	
Items in transit	52.46		
Totals	\$175,808.28	\$44,375.93	\$220,184.21
Bonds, Mortgages and Securities, viz.:			
Real Estate Mortgages	\$ 7,055.05	\$82,221.67	
U. S. Bonds and Certificates of Indebtedness in Office		7,500.00	
Totals	\$ 7,055.05	\$89,721.67	\$ 96,776.72
Reserves, viz.:			
Due from Banks in Reserve			
Cities	\$ 26,428.56		
U. S. Bonds and Cert. of Indebtedness carried as legal reserve in Savings Dept. only		\$20,000.00	
Total cash on hand	2,100.47	1,905.88	
Totals	\$ 28,529.03	\$21,905.88	\$ 50,434.91
Combined Accounts, viz.:			
Overdrafts		\$ 804.09	
Expenses, Interest and Taxes Paid exceeding earnings		613.70	
Banking House		6,000.00	
Furniture and Fixtures		1,500.00	
Other Real Estate		2,227.92	
Customers' Bonds Deposited with Bank for Safekeeping		10,700.00	
Outside Checks and other Cash Items		214.07	
Total		\$389,455.62	
LIABILITIES			
Capital Stock paid in		\$ 25,000.00	
Surplus Fund		10,000.00	
Commercial Deposits, viz.:			
Commercial Deposits Subject to Check	\$106,447.50		
Demand Certificates of Deposit	62,725.36		
Cashier's Checks	2,906.21		
Due to Other Banks and Bankers	5,000.00		
Total	\$177,079.07		\$177,079.07
Savings Deposits, viz.:			
Book Accounts—Subject to Savings By-Laws	\$156,217.55		
Total	\$156,217.55		\$156,217.55
Bills Payable		\$ 10,000.00	
Customers' Bonds Deposited with Bank for Safekeeping		10,700.00	
Premium Account		459.00	
Total		\$389,455.62	

STATE OF MICHIGAN, County of Charlevoix—ss.
I, JOHN J. MIKULA, Cashier of the above named Bank, do solemnly swear, that the above statement is true to the best of my knowledge and belief and correctly represents the true state of the several matters therein contained, as shown by the books of the Bank.

JOHN J. MIKULA, Cashier.
Subscribed and sworn to before me this 12th day of Sept. 1921.
Correct Attest:
R. O. BISBEE
W. A. STROEBEL
JNO. J. PORTER.
Notary Public. Directors.

REPORT OF THE CONDITION OF THE

State Bank at Boyne Falls

Michigan, at the close of business Sept. 6th, 1921, as called for by the Commissioner of the Banking Department.

RESOURCES			
Loans and Discounts, viz.:	Commercial	Savings	
Secured by collateral	\$36,725.26	\$1,595.02	
Unsecured	31,927.56		
Totals	\$68,652.82	\$1,595.02	\$70,247.84
Bonds, Mortgages and Securities, viz.:			
Real Estate Mortgages	\$ 675.00	\$20,150.28	
U. S. Bonds and Certificates of Indebtedness in Office	2,000.00		
Totals	\$ 2,675.00	\$20,150.28	\$22,825.28
Reserves, viz.:			
Due from Banks in Reserve			
Cities	\$ 3,236.82		
U. S. Bonds and Cert. of Indebtedness carried as legal reserve in Savings Dept. only		1,450.00	
Total cash on hand	624.40		
Totals	\$ 3,861.22	\$ 1,450.00	\$ 5,311.22
Combined Accounts, viz.:			
Overdrafts		\$ 12.55	
Expenses, Interest and Taxes Paid exceeding earnings		623.30	
Banking House		2,300.00	
Furniture and Fixtures		1,864.00	
Due from other Banks and Bankers		98.08	
Bonds Borrowed or left for Safekeeping		22,050.00	
Outside Checks and other Cash Items		45.00	
Total		\$125,377.27	
LIABILITIES			
Capital Stock paid in		\$20,000.00	
Surplus Fund		1,891.40	
Dividends Unpaid		2,000.00	
Commercial Deposits, viz.:			
Commercial Deposits Subject to Check	\$21,816.33		
Demand Certificates of Deposit	24,613.12		
Cashier's Checks	887.85		
State Moneys on Deposit	5,000.00		
Total	\$52,317.30		\$52,317.30
Savings Deposits, viz.:			
Book Accounts—Subject to Savings By-Laws	\$11,118.57		
Total	\$11,118.57		\$11,118.57
Bills Payable		\$16,000.00	
Bonds Borrowed or left for Safekeeping		22,050.00	
Total		\$125,377.27	

State of Michigan, County of Charlevoix—ss.
I, J. H. PORTER, Cashier, of the above named bank, do solemnly swear, that the above statement is true to the best of my knowledge and belief and correctly represents the true state of the several matters therein contained, as shown by the books of the Bank.

J. H. PORTER, Cashier.
Subscribed and sworn to before me this 10th day of Sept. 1921.
Correct Attest:
H. C. MEYER
R. O. BISBEE
W. A. STROEBEL
Notary Public. Directors.

A very young widow always seems to be struggling between what she considers her duty, to appear sad, and her inclination, to appear glad.

St. Paul said he had learned that whatever his lot "therewith to be content." Money-mad Americans have reversed this to read, "therewith to be discontent."

Peculiar, but a smooth tongue does not make many slips.

Nearly every maxim is a fake.

Papa-made women and wife-made men never give any credit for the job to father or the missus.

If you have nothing to worry about that's something for those to worry about who have.

I-H
For Bread-Biscuits-Cakes
FLOUR
"Ask Your Dealer For It."

CHARLEVOIX CO. HERALD

G. A. Lisk, Publisher
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Entered at the postoffice at East Jordan Michigan, as second class mail matter.

PENINSULAR

(Edited by Mrs. E. Hayden)

Dr. High of Petoskey was through this section Monday and again Thursday testing cattle for T. B. but found no trouble.

The Watkins medicine man from Charlevoix was through this section, Thursday.

Master Harry Shield of Kalamazoo visited his cousin Orvil Bennett last week returning to his home, Saturday.

Delos Phillips of Pontiac and Claude Phillips of Waterbury, Conn., who with their families are visiting their father, L. E. Phillips called on J. W. Hayden Friday.

Oran Nicoly of Mt. Vernon, Ohio is visiting his grandmother, Mrs. Clara Nicoly and uncle, A. B. Nicoly.

Miss Katherine Smith of Boyne City visited Mrs. Joel Bennett over the week end, returning to her home Monday morning in time for school.

Mrs. Ray Loomis has returned from a three weeks visit in Detroit.

One evening last week A. B. Nicoly let Leslie Dow, his hired man, take his Ford to go to Boyne City. He took in his cousin, Leon Dow of Advance dist. They got a couple of girls and proceeded on a joy ride, when somewhere they struck loose gravel and the car turned a somersault smashing the wind shield and wrecking the top and doing some other damage. That no one was seriously injured is nothing short of a miracle. They righted the car and got back under its own power.

The good road gang are working on the strip of road from the Whiting house to Sid Hayden's and are finishing up the job.

Mrs. Clara Nicoly, who has been visiting in southern Michigan since the last of May returned home Sunday. She visited her daughters, Miss Lura Nicoly, who is the superintendent of the Hospital at Greenville and Mrs. Hazel Rout and little grandson at Mt. Pleasant and Mrs. Nettie of Grand Rapids and visited in Cadillac. She reports a splendid time but feels tired and is glad to get home to rest.

Silo filling and corn cutting is progressing finely with splendid dry, cool weather.

Miss Albertha Wurn is boarding in Boyne City and attending high school.

A class of four boys of the Star school Orval Bennett third year, Lyle Jones, Rich and Russell and Frank Hayden, first year, attend high school in Boyne City. They make the trip morning and evening on bicycles. They are joined at Advance by two other boys on bikes.

Miss Ann Jardine is boarding in Boyne City and attending high school.

Miss Dorothy Jarman is in Petoskey where she has a good position. She hopes to get exempted from high school until work for the men folks is more plentiful.

Mr. and Mrs. M. Muma of Detroit are guests at Cedar Lodge.

Mr. and Mrs. E. W. Abbott of Detroit are guests at Cedar Lodge.

C. A. Crane is receiving a visit from his sister, Mrs. Westcott and daughter of Ann Arbor.

Mr. and Mrs. A. J. Etcher and daughter of Cedar Lodge and Mr. and Mrs. Ben LaCroix of Boyne City went on a picnic east of Boyne City Sunday.

Charles Healy had the misfortune to nearly cut off a finger Friday while changing the knives on a silo filler.

Everybody expects to attend the Fair Thursday Boyne City day.

The salting station at Boyne City will be closed Thursday for the fair.

Miss Alice Russell is spending the week with her grandparents, Mr. and Mrs. Mose Lalonde.

Doris Russell, who has been so very ill, is able to be up again.

The children of the A. Reich family, who have all been ill, are better.

The cool weather comes just in time to hold the pickles in check, so pickers can attend the Fair.

Potato growers are hoping the prediction of \$2.00 a bushel may be true.

While everybody knows business conditions will not let them bring any such price, they will surely be worth more than last year. There is not as good a stand as usual. Those planted later never came better, the blight being too late to do much harm.

Goitre Removed

Without Operation Report Many Chicago People. External Treatment used.

Note: It would be illegal to publish these statements if they were not true.

This article was copied from the Chicago American: "All these Chicago people have treated goitre successfully with Sorbol Quadruple. Any of them will gladly tell their experiences personally or by letter. Mrs. M. H. Evans 3442 N. Ridgeway Ave., Miss M. Krauss, 11636 Parnell Ave., Miss P. Crane, 811 E. 4th St., Mrs. H. Sherman, 2618 Orchard St., Mrs. W. M. Klinger, 6000 So. Green St. It would pay you to go see some of these people."

Sorbol Quadruple comes in small bottles containing enough for most cases. It will not stain or irritate. Does not interfere with regular work. Leaves parts in healthy normal condition. Requires 10 minutes daily.

Get further information at Gidley and Mac's Drug Store, or write Sorbol Company, Mechanicsburg, Ohio. adv.

The difference between the old-time village grocer and the modern business man is that the modern business man is a self-starter.

Temple Theatre

WHERE EVERYBODY GOES.

PROGRAM

From Sept. 18th to Sept. 24th.

SUNDAY, Sept. 18th

Constance Talmadge in "A Virtuous Vamp." She had a smile that would civilize a Bolshevik.

10c and 20c

Rosabelle Danto

TUESDAY

"The Street Called Straight." Here is a picture you will all like.

10c and 20c

Doris Hayden

WEDNESDAY

Wm. Russell in "Colorado Pluck." The story of a Western miners invasion of British society.

10c and 20c

Harriet Malpass

THURSDAY

Conway Tearie in "The Road of Ambition." A new star in a peach of a picture.

10c and 20c

Ruth Gregory

FRIDAY

Tom Moore in "Officer 666." A comedy picture that is a laugh from start to finish.

10c and 20c

Blanche Stahlman

SATURDAY

"The Heart of Arizona" some Western. "The Diamond Queen" full of thrills and stunts. Snub Pollard in "What a Whopper." News Weekly.

10c and 20c

Mrs. Irvin Hiatt

CHESTONIA

(Edited by Mrs. J. H. Kocher)

Mr. and Mrs. Geo. Bradshaw of Echo took dinner with Mr. and Mrs. Kocher Tuesday. They had been to the Jordan River depot with their daughter, Mrs. Sherman Wilson, who was returning to her home in Manton.

Mrs. Henry Savage and little daughter of Detroit called on Mrs. Kocher and Mrs. Snyder, Tuesday.

Charles Steenburg of Detroit is visiting relatives and friends in this vicinity.

Mrs. Mayhew and Mrs. A. E. Snyder of Mt. Bliss were callers at the Kocher home Wednesday. Mrs. A. E. Snyder stayed with her mother, Mrs. Clara Snyder, while Mrs. Kocher and Mrs. Mayhew went to Earl Gould's sale.

Arthur Hawley, who has been on the sick list the last two weeks, is better.

Rex Tobey of Mt. Bliss, Ivan and Mildred Tobey took dinner with their father, C. P. Tobey, Sunday.

Mr. and Mrs. Shepard, Mr. and Mrs. Chas. Moore called on Mr. and Mrs. Kocher and Mrs. Snyder, Sunday.

Mrs. Joe Weiler spent Friday helping Mrs. Shepard can corn.

School began Sept. 6th in the Finkton district with Mr. Thompson of Central Lake as teacher.

The Church of God held their weekly prayer meeting Tuesday afternoon instead of Thursday on account of the Fair. Much interest is being shown in these meetings. Everybody welcome.

A much-needed rain Saturday p. m. checked the fire around Chestonia.

There will not be any school Thursday so as to allow the teacher and children to attend the East Jordan Fair.

Mrs. Weeks and Mrs. Williams called on Mrs. Kocher, Saturday.

Mr. and Mrs. Arthur Snyder and baby spent Tuesday night with his grandparents. Mrs. Snyder will stay the rest of the week with his mother, Mrs. Clara Snyder while Mrs. Kocher attends the Fair.

HOW A CONCRETE ROAD BENEFITS THE MOTORIST

Touring possibilities at all seasons of the year and every day in a year go hand in hand with the concrete road. Safety First is realized as a non-skid surface. Concrete boulevards thru the open country makes riding a pleasure by doing away with the jar, dust in dry weather and mud in wet weather, a smooth surface makes steering easy, reduces tire cost, lessens fuel consumption. These are some of the ways in which a concrete road benefits the motorist.

Reduced to simple terms a concrete road helps the farmer haul two loads at one trip instead of one load at two trips, or, it doubles the size of the load and cuts in two the tractive power necessary to transport farm produce. With less capital tied up in horses there is more cash to put into equipment to produce more cash. The concrete road reduces the strain on horses and lengthens their lives. It reduces wear on wagons and harness. Where motor trucks are used it lessens tire and fuel expense. It puts the farmer in a state of preparedness to reach markets quickly when prices are best, and he can take home his profits and get home with more cash than he could by slow hauling on a bad road. It adds to the acreage value of a farm because it increases its earning possibilities. A concrete road makes all these advantages permanent bringing its toll of profit to the farmer daily in the form of time, money and effort saved.

Yours,
Uncle George Van Pelt.

When a man buys a horse he finds out about its disposition, and if he'd take the same precautions in getting a wife divorce judges would have more time to go fishing.

Joy-riding is so-called because it so often ends in a gloom ride in a patrol wagon.

REPORT OF THE CONDITION OF THE



at East Jordan, Michigan, at the close of business Sept. 6th, 1921, as called for by the Commissioner of the Banking Department.

RESOURCES			
Loans and Discounts, viz.:	Commercial	Savings	
Secured by collateral	\$ 26,323.28	\$ 11,654.00	
Unsecured	208,491.64	39,106.88	
Totals	\$234,814.92	\$ 50,760.88	\$285,575.80
Bonds, Mortgages and Securities, viz.:			
Real Estate Mortgages		77,154.22	
Municipal Bonds in Office	9,710.50	73,386.84	
U. S. Bonds and Cert. of Indebtedness in Office		6,950.00	
Other Bonds	24,377.57	14,835.00	
Totals	\$ 34,088.07	\$172,326.06	\$206,414.13
Reserves, viz.:			
Due from Banks in Reserve			
Cities	\$ 50,492.99	\$ 16,453.15	
U. S. Bonds and Cert. of Indebtedness carried as legal reserve in Savings Dept. only		15,000.00	
Exchanges for clearing house	1,103.09		
Total cash on hand	4,415.38	5,000.00	
Totals	\$ 56,011.46	\$ 36,453.15	\$ 92,464.61
Combined Accounts, viz.:			
Overdrafts		\$ 69.41	
Premium Account		116.66	
Banking House		5,925.49	
Furniture and Fixtures		2,350.00	
Other Real Estate		5,488.06	
Total		\$598,404.16	
LIABILITIES			
Capital Stock paid in		\$ 50,000.00	
Surplus Fund		15,000.00	
Undivided Profits, net		1,578.98	
Dividends Unpaid		132.00	
Commercial Deposits, viz.:			
Commercial Deposits Subject to Check	\$210,203.96		
Demand Certificates of Deposit	70,939.38		
Certified Checks	396.32		
Cashier's Checks	2,256.23		
Total	\$283,795.89		\$283,795.89
Savings Deposits, viz.:			
Book Accounts—Subject to Savings By-Laws	\$216,959.14		
Certificates of Deposit—Subject to Savings By-Laws	28,933.62		
Club Savings Deposits (Xmas, Thrift, etc.)	2,004.53		
Total	\$247,897.29		\$247,897.29
Total		\$598,404.16	

State of Michigan, County of Charlevoix—ss.
I, A. J. SUFFERN, Cashier, of the above named Bank, do solemnly swear, that the above statement is true to the best of my knowledge and belief and correctly represents the true state of the several matters therein contained, as shown by the books of the Bank.

A. J. SUFFERN, Cashier.
Subscribed and sworn to before me this 14th day of Sept. 1921.
Correct Attest:
W. P. PORTER
F. M. SEVERANCE
W. J. ELLSON
Notary Public. Directors.

The fool killer doesn't get active until the follies of youth become the frivolities of age.

Girls nowadays think they can improve on nature—and they can.

The lone child in a family doesn't have much chance to amount to anything, but there are a lot of children who are not in the lone child class who are not holding the world up by the ears.

Fall Showing of Ladies' Ready-to-wear

THE
Palmer
GARMENT

Suits Coats Dresses

Will be glad to show these to you and make it worth your while.

EastJordanLumberCo